



Rights & Democracy Project
70 S. Winooski Avenue, Ste. 205
Burlington, VT 05401

Phone: (802) 448-0326
Fax: N/A

Rights & Democracy is a grassroots, member-led organization in New Hampshire and Vermont. We were founded in order to defend human rights, protect our democracy, and ensure that our communities are places where everyone has the freedom to thrive. We believe that our rights are interdependent and interconnected, and that denial of one right impacts all other rights. Rights & Democracy unequivocally supports H.R.1384, the Medicare For All Act of 2019. High-quality health care is a human right and essential to a productive and vibrant nation.

The remainder of our testimony includes the following stories from our members in New Hampshire and Vermont. They illustrate the various ways in which lack of access to affordable, high-quality, equitably-financed health insurance impinges on our freedom to thrive.

Resident of Manchester, NH:

In December 2017, I found a lump in my right breast. At 37, I was just starting to enjoy life as a mother to my three-year-old son. But, in an instant, everything changed.

I was diagnosed with stage three breast cancer. I endured 12 weeks of harsh chemo, three surgeries, six weeks of radiation and countless numbers of doctors appointments in between.

Being sick was a full-time job for me. My partner had to take time off to care for our son and we had to start a GoFundMe to afford our car payments and bills - and to have a small.

I'm extremely lucky that everything was covered by the Affordable Care Act. If it had only been partial coverage, I don't even want to think where I would be right now. It's disgusting that there are 28 million people in the US who are still uninsured, and many more who struggle to afford their life-saving care.

This is why I am fighting for a Medicare for All plan that actually cares for every single person.

Resident of Salem, NH:

In 2016, at the age of 32, I was diagnosed with breast cancer. I had insurance through my employer, but it was a high deductible plan. We had to pay \$3000, on a moments notice, or I couldn't get the MRI I needed before surgery. And don't delay, the doctors keep saying. The sooner we treat it the better your chances of surviving.

I faced 18 months of treatment, the loss of my hair, six separate surgeries, and the most stressful part of all was getting the bills. Almost \$20,000 it has cost me so far and we're still counting. And that is with insurance. Yearly checkups are almost \$1000 out of pocket. One drug they offered would have cost \$30,000. I couldn't afford it. I had to turn it down. Will I die because of that decision? I don't know but sometimes I wonder and the thought haunts me.

My employer changed my health insurance plan recently and my daily medication now costs four times as much. Every time I think it might have recurred, every new pain, or red spot or new lump, they tell me to come in right away. But they don't realize it's \$1000 every time. Every false alarm.

It always comes down to money. I didn't plan for this. Nevermind that vacation. Sorry kids no more sports this year. And I'm lucky because for many others, it's, "Well I guess we can only eat two meals a day," or "Losing the house beats losing your life, right?" The stress and anxiety is overwhelming.

With a Medicare for All system I wouldn't be dependent on my employer for an insurance plan I can't afford. I would be able to plan my life and not worry that financial ruin is around the corner every time I get sick.

Resident of Nashua, NH:

Access to health insurance has meant the world to me and my family. We have been very lucky.

My mother had bipolar disorder, but she was able to purchase the medication that kept her illness under control. She cared for her family and ran a business because of that medication.

Several years ago, my father had prostate cancer. It was found early and easily treated because he saw his doctor regularly.

My husband has Type 1 diabetes. He now uses an insulin pump, the most modern technology available, and he is healthier than ever before.

Then, when my son needed brain surgery, it was performed by world famous doctors at Boston Children's Hospital.

All of this was possible because of health insurance. Still, I can't help but think of other families; the ones who don't have health insurance. Without quality medical care, their stories often have much more tragic endings. This suffering is unnecessary and avoidable. Every American deserves a shot at a healthy, happy life.

Medicare for All is the clear path to ensuring that good health is more than just the luck of the draw.

Resident of Vermont:

I am an uninsured Vermonter, having fallen through the cracks of a patchwork health care system. In fall 2017, I was offered full-time employment at a company that provides a health care stipend, making me ineligible for subsidies through the Marketplace. However, the stipend is too little to make even the cheapest premiums and copays affordable. Although I have preexisting conditions that require physical therapy and prescriptions to manage, I made the choice in December 2017 to give up my Green Mountain Care (Medicaid) coverage and pursue full-time employment. I love my job and am proud of the work that I do. Losing access to health care was the only major downside to taking this position.

By October of 2018 I was cutting pills in half and preparing to wean myself from my prescription medication. The last endocrinologist I saw in December 2017 gave me a list of warning signs that would indicate my condition was worsening. The only major

concern I had was rapid weight gain (10 pounds over the course of a month) without changes to my diet. That was one of the warning signs, but I planned to see what would happen once I completely stopped taking my medication before going to a doctor. I posted on an online forum asking for advice, hoping to hear from a physician, but got no response. Horror stories about the astronomical costs of health care for the uninsured kept me from calling previous doctors, so I just unbuttoned the waistband of my jeans.

One Sunday that October, I was attending a church service and heard a talk about ways Vermonters can help migrant farm workers in our community. I'd been looking for a more concrete way to help both locally and nationally marginalized groups. I gave the speaker my phone number and found myself at the Open Door Clinic in Vergennes ten days later, preparing to pick up three farm workers from a group therapy meeting.

Before giving the ride that night, I didn't even know the clinic existed in Addison County. A couple of people had told me about a "free doctor" near Porter Hospital that I could go to if I fell ill, but I hadn't felt right about using those resources and never looked into it further. I didn't realize the satellite clinic in Vergennes was the same "free doctor" – I thought it was a meeting space specifically for migrant farm workers.

When I walked in, I met Julia, one of the nurses at the clinic. The space looked more like a doctors office, so on a whim, I asked her if she knew about any resources for uninsured American citizens looking for health care. She asked me a few questions about my medical history and then told me that Open Door was a free health clinic meant for everyone; citizenship was irrelevant. I was shocked when she told me that receiving care at the clinic was free, and even more shocked when she offered to have a doctor see me to refill my prescription while I waited for the workers' meeting to end.

I filled out the paperwork and, within half an hour, was talking to an actual doctor. I walked out that night with a year's prescription for the medication I had been prescribed in 2017, plus an additional medication that the doctor thought might help with the weight gain. I paid nothing for the office visit - I only had to cover the cost of the prescriptions. The doctor gave me information about several pharmacies and a voucher that would help lower the cost of the medicine. I felt like I hit the jackpot. I DID hit the jackpot.

It's been just under eight months since that first evening. I've been to the clinic again for a physical required by my job (one of the most in-depth physicals I've ever had), and even received a vaccine that was overdue. I've had blood work taken to confirm that my preexisting condition is not worsening. I have an appointment for gynecological services in the fall. I never thought I would have access to this type of care - it was part of the tradeoff of taking my job.

I've taken many of my farmworker neighbors to clinic appointments - both in Middlebury and Vergennes - and to dentists, optometrists, and other specialists in the area on referrals from Open Door. I've watched them experience the same relief I felt from having access to health care. I've been learning Spanish and hope to eventually be skilled enough to serve as an interpreter at the clinic. Right now, I can't give back financially, and I feel a deep need to serve this place that helps so many.

Everything from my sleep quality to my ability to have children is affected by the medication I am taking daily because of Open Door.

When I'm healthier, I can do my job better, and I can be a better member of my community. I'm healthier because of Open Door Clinic. I am deeply grateful.

Resident of Essex, VT:

My health care story started a long time ago before the ACA when I was finishing college and realized I was uninsurable due to preexisting conditions. There were many tearful times when I had to choose between health care and rent or medications and food. My body will carry the damage of some of these choices that nobody should ever have to make forever.

While the ACA has quite literally saved my life and made these tough choices less frequent I am now one of many under-insured Americans. We have insurance through my husband's employer and we have a \$5000 deductible and once that is met we have coinsurances to pay that make accessing health care very difficult. Not to mention his out of state insurer is not accepted by many local physicians meaning care near where I live simply does not exist unless I am able to pay out of pocket. I may look young, vital and healthy but I carry a myriad of chronic conditions that need management and medication. I have severe allergies that require expensive epi-pens. All of mine are expired due to the high cost of replacing them because of the greed of a pharmaceutical company. Thus far they have continued to work when I need them however that may not always be the case and someday I will run out. Then what?

In trying to work with an allergist to discover why I have had 12 anaphylactic episodes in the last year and 17 the year before that; all of unknown origin I discovered that the only allergy practice in the state does not take my insurance and I would have to take an unpaid day off to travel out of state to see an allergist. It has taken me a couple of years to be in a position to do this all while having reactions to each one that could kill me.

Sometimes choosing not to go to the ED because even after insurance each visit costs thousands of dollars. Now I am faced with returning to that out of state provider for a bone marrow biopsy that I am sure will be thousands more and another unpaid day off.

No civilized society should ask people to sacrifice their health, livelihood and well being for the greed of insurance companies and big pharma. This is a small piece of my individual story. As a social worker, I see these stories every day in my office and it is well past time we step up as a nation and take care of people. We need to make sure nobody else dies to line the pockets of those profiting off of human suffering and death.